

# Exhibit 4

**Settlement Statement**

Transactions without Sellers

Name & Address of Borrower:	Name & Address of Lender:	
REBECCA J. PICARD and JOHN J. PICARD  5214 BECKY DR, PITTSBURG, PA 15236	COMMUNITY BANK OF NORTHERN VIRGINIA 11417 SUNSET HILLS RD, STE#228 RESTON, VA 20190	
Property Location: (If different from address)	Settlement Agent: TITLE AMERICA	
5214 BECKY DR PITTSBURG, PA 15236	Place of Settlement: 11417 SUNSET HILLS RD STE#105, Reston, VA 20190	
Loan Number: BCJCH-147392	Settlement Date: November 30, 1999	Disbursement Date: December 6, 1999
<b>L. SETTLEMENT CHARGES</b>		<b>M. DISBURSEMENT TO OTHERS</b>
800. Items Payable in Connection with Loan		
801. Loan origination fee to COMMUNITY BANK OF NORTHERN VIRGINIA	3,832.00	1501. CONSECO FINANCE SERVICING CORP.
802. Loan discount to COMMUNITY BANK OF NORTHERN VIRGINIA	2,155.50	1502. CITIBANK VISA
803. Appraisal fee to (PAID \$175.00)	175.00	1503.
804. Credit report to		1504.
805. Inspection fee to		1505.
806. Mortgage insurance application fee to		1506.
807. Application Fee to COMMUNITY BANK OF NORTHERN VIRGINIA	95.00	1507.
808.		1508.
809.		1509.
810.		1510.
811. Underwriting Fee to COMMUNITY BANK OF NORTHERN VIRGINIA	185.00	
900. Items Required by Lender to be Paid in Advance		
901.		
902. Mortgage insurance premium for months to		
903.		
904.		
1000. Reserves Deposited with Lender		
1001. Hazard insurance mos. @ \$ per mo.	1511.	
1002. Mortgage insurance mos. @ \$ per mo.	1512.	
1003. City property taxes mos. @ \$ per mo.	1513.	
1004. Cnty. property taxes mos. @ \$ per mo.	1514.	
1005. Annual assessments mos. @ \$ per mo.	1515.	
1006.		
1007.		
1008.		
1009.		
1100. Title Charges		
1101. Settlement or closing fee to TITLE AMERICA, LLC	250.00	1520. TOTAL DISBURSED
1102. Abstract or title search to TITLE AMERICA, LLC	50.00	(Enter on line 1603) 27,156.45
1103. Title examination to TITLE AMERICA, LLC	300.00	
1104. Title insurance binder to		
1105. Document preparation to		
1106. Notary fees to		
1107. Attorneys' fees to (includes above item numbers )		
1108. Title insurance to (includes above item numbers )		
1109. Lender's coverage \$	<b>N. NET SETTLEMENT</b>	
1110. Owners Coverage \$	1600. Loan Amount	47,900.00
1111. Overnight Fee to TITLE AMERICA, LLC	25.00	
1112. Document Review to TITLE AMERICA, LLC	260.00	1601. Plus Cash/Check from Borrower
1113. Processing Fee to TITLE AMERICA, LLC	250.00	175.00
1200. Government Recording and Transfer Charges	1602. Minus Total Settlement Charges (line 1400)	7,619.00
1201. Recording Fees to ALLEGHENY COUNTY RECORDER OF DEEDS	41.50	1603. Minus Total Disbursements to Others (line 1520)
1202.		27,156.45
1203.		
1204.		
1205.		
1400. Total Settlement Charges (enter on line 1602)	1604. Equals Disbursements to Borrower (after expiration of any applicable rescission period required by law)	13,299.55

Borrower's Signature  
REBECCA J. PICARD

Borrower's Signature  
JOHN J. PICARD

Borrower's Signature

Borrower's Signature